

## § 203.1

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AUTHORITY: 12 U.S.C. 1709, 1710, 1715b, 1715z–16, 1715u, and 1717z–21; 42 U.S.C. 3535(d).

SOURCE: 36 FR 24508, Dec. 22, 1971, unless otherwise noted.

## Subpart A—Eligibility Requirements and Underwriting Procedures

### DIRECT ENDORSEMENT, LENDER INSURANCE, AND COMMITMENTS

## § 203.1 Underwriting procedures.

The three underwriting procedures for single family mortgages are:

(a) *Direct Endorsement*. This procedure, which is described in §203.5, is available for mortgagees that are eligible under §203.3.

(b) *Lender insurance*. This procedure, which is described in §203.6, is available for mortgagees that are eligible for the Direct Endorsement program under §203.5, and that are also approved according to §203.4.

(c) *Issuing of commitments through HUD offices*. Processing through HUD offices as described in §203.7, with issuance of commitments, is available only for mortgages that are not eligible for Direct Endorsement processing under §203.5(b) or to the extent required in §203.3(b)(4), §203.3(d)(1), or as determined by the Secretary.

[62 FR 30225, June 2, 1997]

## § 203.3 Approval of mortgagees for Direct Endorsement.

(a) *Direct Endorsement approval*. To be approved for the Direct Endorsement program set forth in §203.5, a mortgagee must be an approved mortgagee meeting the requirements of §§202.13, 202.14 or 202.17 and this section.

(b) *Special requirements*. The mortgagee must establish that it meets the following qualifications.

(1) The mortgagee has five years of experience in the origination of single family mortgages. The Secretary will approve a mortgagee with less than five years experience in the origination